

Fill in this information to identify the case:

Debtor 1 Joseph M Cavlovich  
Debtor 2 \_\_\_\_\_ (Spouse, if filing)  
Debtor 3 \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case number 1424444

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11, U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, National Association

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account:

4 8 3 7

Date of payment change:

Must be at least 21 days after date

of this notice. 12 / 01 / 2019

New total payment:

Principal, interest, and escrow, if any \$ 540.39

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 240.12

New escrow payment:

\$ 248.52

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒

No

☐

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Inessa Polinkovsky Date 10, 28, 2019  
Signature

Print: Inessa Polinkovsky Title Default Support Specialist  
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive  
Number Street  
Miamisburg OH 45342  
City State ZIP Code

Contact phone ( 866 ) 754 - 0659 Email Bankruptcy@pncmortgage.com

LOAN NUMBER: [REDACTED]  
PREPARED: October 8, 2019JOSEPH M CAVLOVICH  
10 CHRISTLER ST  
PITTSBURGH PA 15223-2039

CUSTOMER SERVICE 1-800-822-5626

[pnc.com/homehq](http://pnc.com/homehq)**Your Escrow Summary**

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	December, 2019	December, 2018
Payment Amount	\$540.39	\$531.99
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$291.87	\$291.87
Escrow Items	\$243.14	\$237.79
Escrow Surplus/Shortage Amount	\$5.38	\$2.33
Total Monthly Payment	\$540.39	\$531.99
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$208.89	\$202.37
Monthly Insurance Amount	\$36.25	\$35.42
Monthly MIP/PMI Amount	\$0.00	\$0.00
Monthly Surplus/Shortage Amount	\$5.38	\$2.33
Total Monthly Escrow Amount	\$249.52	\$240.12
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$2,482.64	\$2,428.40
Annual Insurance Amount	\$435.00	\$425.00
Annual MIP/PMI Amount	\$0.00	\$0.00
Total Annual Escrow Collection Amount	\$2,917.64	\$2,853.40

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

**Why did my payment change?**

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

**Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?**

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

**What should I do if I receive a tax bill?**

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

PNC Bank  
Attn: Tax Department-B6-YM13-01-7  
P.O. Box 1804  
Dayton, OH 45401-1804

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

**What should I do if I receive an insurance renewal notice and a bill requesting payment?**

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

PNC Bank, National Association  
ISOA ATIMA  
P.O. Box 7433  
Springfield, OH 45501  
888-229-5429

**If there is a shortage in my escrow account, what should I do?**

You may pay the shortage in your escrow account using the coupon attached to the escrow analysis. Upon receipt of the payment of the shortage, we will adjust your payment to reflect the lower payment amount. If you choose not to pay the shortage, the shortage will be spread over the next 12 months, interest free. In either case, your payment will be adjusted to reflect the new amount. If you currently use a coupon book for remitting your payment, a new book will be sent to you within 20 days of the original escrow analysis.

**My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?**

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

**For future reference, please note the following methods available for you to contact us:**

**Website / Online Loan Information**  
**Account Access 24 hours a day – 7 days a week**  
**[pnc.com/homehq](http://pnc.com/homehq)**

**Voice Connect / Customer Service**  
**Convenient • Toll-Free • Easy-To-Use**  
**1-800-822-5626**

**Mailing Addresses:**

**Customer Service Inquiries**  
**PNC Bank**  
**Attn: Customer Service Research**  
**B6-YM07-01-7**  
**P.O. Box 1820**  
**Dayton, OH 45401-1820**

**Overnight / Express Mail**  
**Payments**  
**PNC Bank**  
**2012 Corporate Lane**  
**Suite 108**  
**Naperville, IL 60563**

JOSEPH M CAVLOVICH  
10 CHRISTLER ST  
PITTSBURGH PA 15223-2039

PROPERTY ADDRESS:  
10 CHRISTLER ST  
PITTSBURGH, PA 15223

**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	291.87
Escrow	237.79
Prorated Escrow Shortage	2.33
<b>Total Payment</b>	<b>531.99</b>

**NEW PAYMENT INFORMATION**

Principal & Interest	291.87
Escrow	243.14
Prorated Escrow Shortage	5.38
<b>Total Payment</b>	<b>540.39</b>
<b>New Payment Effective Date</b>	<b>12/01/19</b>

**COMING YEAR ESCROW PROJECTION**

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT	MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
HAZARD INS \$435.00			BEGINNING BALANCE		907.95	972.52
COUNTY TAX \$263.29	December	243.14			1,151.09	1,215.88
CITY TAX \$659.74	January	243.14			1,394.23	1,458.80
TAXES \$1,559.61	February	243.14	HAZARD INS	435.00	1,202.37	1,286.94
	March	243.14	COUNTY TAX	263.29	1,182.22	1,246.79
	April	243.14			1,425.36	1,489.93
	May	243.14			1,668.50	1,733.07
TOTAL DISBURSEMENTS \$2,917.64	June	243.14	CITY TAX	659.74	1,251.80	1,316.47
DIVIDED BY 12 MONTHS	July	243.14			1,495.04	1,559.61
MONTHLY ESCROW DEPOSIT \$243.14	August	243.14	SCHOOL TAX	1,559.61	178.57	243.14
	September	243.14			421.71	488.28
	October	243.14			664.85	729.42
	November	243.14			907.99	972.52

\* The projected escrow balance at the low point.  
\*\* The lowest balance the escrow account should attain during the projected period.

**ESCROW SHORTAGE \$64.57**

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

**MORE INFORMATION ON REVERSE SIDE**

**IMPORTANT MESSAGES**

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. DO NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



INTERNET REPRINT  
ESCROW SHORTAGE COUPON

Customer Name: JOSEPH M CAVLOVICH

Account Number: [REDACTED] Shortage Amount: \$64.57

PNC BANK  
PO BOX 6534  
CAROL STREAM IL 60197-6534

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to \$535.01 once you pay the shortage amount. In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

LOAN NUMBER: [REDACTED]

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DATE: October 8, 2019

Your projected escrow balance as of 11/30/19 is \$907.95. Your required beginning escrow balance, according to this analysis, should be \$972.52. This means you have a shortage of \$64.57. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$535.01.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$243.14, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

#### Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			951.08
12/18		237.79		1,188.87
01/19		237.79		1,426.66
02/19	HAZARD INS	237.79	425.00	1,239.45
03/19	COUNTY TAX	237.79	263.29	1,213.95
04/19		237.79		1,451.74
05/19		237.79		1,689.53
06/19	CITY TAX	237.79	604.76	1,322.56
07/19		237.79		1,560.35
08/19	SCHOOL TAX	237.79	1,560.35	237.79 **
09/19		237.79		475.58
10/19		237.79		713.37
11/19		237.79		951.16
TOTAL		2,853.48	2,853.40	

#### Account History

This is a statement of actual escrow account activity from December 2018 through November 2019. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$531.99 of which \$291.87 was your Principal and Interest payment and \$237.79 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			923.09
12/18		261.18		1,184.27
01/19		240.12		1,424.39
02/19	HAZARD INS		435.00 *	989.39
02/19	COUNTY TAX		263.29 *	726.10
03/19		480.24	*	1,206.34
04/19		240.12		1,446.46
05/19	CITY TAX	240.12	659.74 *	1,026.84
07/19		240.12		1,266.96
08/19	SCHOOL TAX	960.48	1,559.61 *	667.83
11/19		240.12 e		907.95
TOTAL		2,902.50	2,917.64	

\* Indicates a difference from projected activity either in the amount or the date.

\*\* Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [pnc.com/homeeq](http://pnc.com/homeeq) to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

Do not cash if you do not  
clearly see the words  
"ORIGINAL DOCUMENT".

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
\* PRESERVED FOR FINANCIAL INSTITUTION USE \*

X

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on this October 28, 2019 a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

***Trustee***

**Ronda J. Winnecour**  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

**Kenneth Steidl**  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219

**Joseph M. Cavlovich**  
10 Christler Street  
Pittsburgh, PA 15223

/s/Inessa Polinkovsky Bankruptcy Specialist  
PNC Mortgage  
3232 Newmark Dr  
Miamisburg OH 45342  
(866) 754-0659  
Fax: (937) 910-4905